

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RACELIS, ROBERTO C
RACELIS, HAZEL H

§ Case No. 09-14696

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 on 10/13/2009 in Courtroom 644, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/10/2009

By: /s/RICHARD M. FOGEL

Trustee

RICHARD M. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RACELIS, ROBERTO C	§	Case No. 09-14696
RACELIS, HAZEL H	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	<u>29,236.54</u>
and approved disbursements of	\$	<u>2,622.50</u>
leaving a balance on hand of ¹	\$	<u>26,614.04</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>RICHARD M. FOGEL</u>	\$ <u>3,439.65</u>	\$ <u>51.03</u>
Attorney for trustee	\$	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$
Other	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 159,266.54 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.5 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>1</u>	<u>DISCOVER BANK</u>	<u>\$ 7,265.33</u>	<u>\$ 1,054.83</u>
<u>2</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	<u>\$ 13,099.95</u>	<u>\$ 1,901.94</u>
<u>3</u>	<u>American Express Bank FSB</u>	<u>\$ 6,974.03</u>	<u>\$ 1,012.53</u>
<u>4</u>	<u>American Express Bank FSB</u>	<u>\$ 17,951.12</u>	<u>\$ 2,606.26</u>
<u>5</u>	<u>CHASE BANK USA</u>	<u>\$ 4,996.13</u>	<u>\$ 725.37</u>
<u>6</u>	<u>CHASE BANK USA</u>	<u>\$ 5,997.53</u>	<u>\$ 870.76</u>
<u>7</u>	<u>CHASE BANK USA</u>	<u>\$ 13,111.61</u>	<u>\$ 1,903.63</u>
<u>8</u>	<u>CHASE BANK USA</u>	<u>\$ 11,025.00</u>	<u>\$ 1,600.68</u>
<u>9</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 70,904.02</u>	<u>\$ 10,294.31</u>
<u>10</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 7,941.82</u>	<u>\$ 1,153.05</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/RICHARD M. FOGEL

Trustee

RICHARD M. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-14696

User: kscott
Form ID: pdf006

Page 1 of 1
Total Noticed: 25

Date Rcvd: Sep 11, 2009

The following entities were noticed by first class mail on Sep 13, 2009.

db/jdb +Roberto C Racelis, Hazel H Racelis, 825 Winfal Drive, Schaumburg, IL 60173-6192
aty +David Chang, Chang & Carlin, LLP, 1305 Remington Road, Suite C, Schaumburg, IL 60173-4820
aty +John P Carlin, Chang & Carlin, 1305 Remington Road; Suite C, Schaumburg, IL 60173-4820
tr +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800,
Chicago, IL 60654-4766
13826768 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
13826769 +American Express, Box 0001, Los Angeles, CA 90096-8000
14028665 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
13826770 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
14156331 +CHASE BANK USA, PO BOX 15145, WILMINGTON, DE 19850-5145
13826772 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
13826771 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
13826773 Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
13826774 +Chase Na, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
13826775 +Citibank Usa, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
13826776 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
Simi Valley, CA 93062-5170
14208695 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
13826778 +Hsbc/carsn, PO Box 15521, Wilmington, DE 19850-5521
13826779 +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
13826780 +National City Mortgage, Attn: Bankruptcy Dept, 3232 Newmark Dr., Miamisburg, OH 45342-5433
13992671 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
13826783 +Unvl/citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507

The following entities were noticed by electronic transmission on Sep 11, 2009.

13852083 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 12 2009 01:37:53 DISCOVER BANK,
DFS SERVICES LLC, PO BOX 3025, NEW ALBANY, OHIO 43054-3025
13826777 +E-mail/PDF: mrdiscen@discoverfinancial.com Sep 12 2009 01:37:53 Discover Fin,
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
14028206 E-mail/PDF: gecsedl@recoverycorp.com Sep 12 2009 01:38:28 GE Money Bank (Old Navy),
c/o Recovery Management Systems Corporat, Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13826781 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB,
Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13826782 Timeshare, list information for creditor addre

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2009

Signature:

